

State: District of Columbia **First Filing Company:** Employers Insurance Company of Wausau, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations
Product Name: Commercial General Liability
Project Name/Number: Unmanned Aircraft/2015-MU-12-ML-CL-F

Filing at a Glance

Companies: Employers Insurance Company of Wausau
Wausau Underwriters Insurance Company
Liberty Mutual Insurance Company
Liberty Mutual Fire Insurance Company
LM Insurance Corporation
The First Liberty Insurance Corporation
Liberty Insurance Corporation

Product Name: Commercial General Liability

State: District of Columbia

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Filing Type: Form

Date Submitted: 09/01/2015

SERFF Tr Num: LWCM-130224492

SERFF Status: Assigned

State Tr Num:

State Status:

Co Tr Num: 2015-MU-4-GL-CL-F

Effective Date 11/01/2015

Requested (New):

Effective Date 11/01/2015

Requested (Renewal):

Author(s): Louise Lippert, Michelle Skidmore, Rebecca Kuenzli

Reviewer(s): Angela King (primary)

Disposition Date:

Disposition Status:

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia **First Filing Company:** Employers Insurance Company of Wausau, ...
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General Information

Project Name: Unmanned Aircraft Status of Filing in Domicile:
Project Number: 2015-MU-12-ML-CL-F Domicile Status Comments:
Reference Organization: Reference Number: CL-2014-ODNFR
Reference Title: Advisory Org. Circular: CL-2014-ODNFR
Filing Status Changed: 09/02/2015
State Status Changed: Deemer Date:
Created By: Rebecca Kuenzli Submitted By: Rebecca Kuenzli
Corresponding Filing Tracking Number:

Filing Description:

We submit this filing to adopt ISO's Multistate Unmanned Aircraft form revision,
ISO filing designation number CL-2014-ODNFR for Commercial General Liability.

The corresponding ISO rule revision is filed separately under SERFF TR # LWCM-130224497.

Included also for your review, are proprietary endorsements amending our Commercial Liability – Umbrella Coverage Form for Liberty Insurance Corporation.

We are requesting this filing to be applicable to all policies effective on or after 11/1/2015 for new and renewal business.

Please feel free to contact me with any questions or concerns.

Your review and acknowledgment/approval of this submission is appreciated.

Company and Contact

Filing Contact Information

Rebecca Kuenzli, Product Technician	rebecca.kuenzli@libertymutual.com
2000 Westwood Dr	877-792-8728 [Phone] 38926 [Ext]
PO Box 8017	715-261-5138 [FAX]
Wausau, WI 54402-8017	

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Product Name: Commercial General Liability
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Filing Company Information

Employers Insurance Company of Wausau PO Box 8017 Wausau, WI 54402-8017 (877) 792-8728 ext. [Phone]	CoCode: 21458 Group Code: 111 Group Name: Liberty Mutual Insurance FEIN Number: 39-0264050	State of Domicile: Wisconsin Company Type: Property and Casualty State ID Number:
Wausau Underwriters Insurance Company PO Box 8017 Wausau, WI 54402-8017 (877) 792-8728 ext. [Phone]	CoCode: 26042 Group Code: 111 Group Name: Liberty Mutual Insurance FEIN Number: 39-1341459	State of Domicile: Wisconsin Company Type: Property and Casualty State ID Number:
Liberty Mutual Insurance Company PO Box 8017 Wausau, WI 54402-8017 (877) 792-8728 ext. [Phone]	CoCode: 23043 Group Code: 111 Group Name: Liberty Mutual Insurance FEIN Number: 04-1543470	State of Domicile: Massachusetts Company Type: Property and Casualty State ID Number:
Liberty Mutual Fire Insurance Company PO Box 8017 Wausau, WI 54402-8017 (877) 792-8728 ext. [Phone]	CoCode: 23035 Group Code: 111 Group Name: Liberty Mutual Insurance FEIN Number: 04-1924000	State of Domicile: Wisconsin Company Type: Property and Casualty State ID Number:
LM Insurance Corporation PO Box 8017 Wausau, WI 54402-8017 (877) 792-8728 ext. [Phone]	CoCode: 33600 Group Code: 111 Group Name: Liberty Mutual Insurance FEIN Number: 04-3058504	State of Domicile: Illinois Company Type: Property and Casualty State ID Number:
The First Liberty Insurance Corporation PO Box 8017 Wausau, WI 54402-8017 (877) 792-8728 ext. [Phone]	CoCode: 33588 Group Code: 111 Group Name: Liberty Mutual Insurance FEIN Number: 04-3058503	State of Domicile: Illinois Company Type: Property and Casualty State ID Number:
Liberty Insurance Corporation PO Box 8017 Wausau, WI 54402-8017 (877) 792-8728 ext. [Phone]	CoCode: 42404 Group Code: 111 Group Name: Liberty Mutual Insurance FEIN Number: 03-0316876	State of Domicile: Illinois Company Type: Property and Casualty State ID Number:

State: District of Columbia **First Filing Company:** Employers Insurance Company of Wausau, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations
Product Name: Commercial General Liability
Project Name/Number: Unmanned Aircraft/2015-MU-12-ML-CL-F

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State:	District of Columbia	First Filing Company:	Employers Insurance Company of Wausau, ...
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations		
Product Name:	Commercial General Liability		
Project Name/Number:	Unmanned Aircraft/2015-MU-12-ML-CL-F		

Correspondence Summary

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Form	Volunteer Workers Exclusion	Rebecca Kuenzli	09/02/2015	09/02/2015

SERFF Tracking #:

LWCM-130224492

State Tracking #:

Company Tracking #:

2015-MU-4-GL-CL-F

State: District of Columbia

First Filing Company:

Employers Insurance Company of Wausau, ...

TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations

Product Name: Commercial General Liability

Project Name/Number: Unmanned Aircraft/2015-MU-12-ML-CL-F

Amendment Letter

Submitted Date: 09/02/2015

Comments:

The LCU 21 94 on the form schedule was amended/replaced to reflect the correct form number/edition date of 06 15.

Changed Items:

Form Schedule Item Changes

Item No.	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Volunteer Workers Exclusion	LCU 21 94 06 15	06 15	END	New		0.000	LCU 21 94 06 15 (2).pdf	Date Submitted: 09/02/2015 By:
<i>Previous Version</i>									
1	Volunteer Workers Exclusion	LCU 21 94 06 15	06 15	END	New		0.000	LCU 21 94 06 15.pdf	Date Submitted: 09/01/2015 By: Rebecca Kuenzli

No Rate Schedule Items Changed.

No Supporting Documents Changed.

State: District of Columbia

First Filing Company:

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TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations

Product Name: Commercial General Liability

Project Name/Number: Unmanned Aircraft/2015-MU-12-ML-CL-F

Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Aircraft (Manned or Unmanned Aircraft) or Watercraft Exclusion	LCU 21 22 06 15	06 15	END	Replaced	Previous Filing Number:		0.000	LCU 21 22 06 15 Aircraft (Manned Or Unmanned) Or Watercraft Excl.pdf
							Replaced Form Number:	LCU 21 22 11 10		
2		Unmanned Aircraft Exclusion (Personal and Advertising Injury Only)	LCU 21 89 06 15	06 15	END	New			0.000	LCU 21 89 06 15.pdf
3		Unmanned Aircraft Exclusion	LCU 21 90 06 15	06 15	END	New			0.000	LCU 21 90 06 15 Unmanned Aircraft Exclusion.pdf
4		Employees and Volunteer Workers as Insureds Exclusion	LCU 21 91 06 15	06 15	END	New			0.000	LCU 21 91 06 15 Employees and Volunteer Workers as Insureds Excl.pdf
5		Unmanned Aircraft Exclusion (Bodily Injury and Property Damage Only)	LCU 21 92 06 15	06 15	END	New			0.000	LCU 21 92 06 15 Unmanned Aircraft Exclusion (BI or PD only).pdf
6		Volunteer Workers Exclusion	LCU 21 94 06 15	06 15	END	New			0.000	LCU 21 94 06 15 (2).pdf
7		Aircraft or Watercraft Exclusion with Watercraft Exception Including Unmanned Aircraft Exclusion	LCU 24 01 06 15	06 15	END	Replaced	Previous Filing Number:		0.000	LCU 24 01 06 15 Aircraft (Manned Or Un) (Inc Watercraft Except).pdf
							Replaced Form Number:	LCU 24 01 11 10		
8		Aircraft or Watercraft Exclusion with Aircraft (Manned) Exception Including Unmanned Aircraft Exclusion	LCU 24 03 06 15	06 15	END	Replaced	Previous Filing Number:		0.000	LCU 24 03 06 15 Aircraft (Manned Or Un) Watercraft Excl Manned .pdf
							Replaced Form Number:	LCU 24 03 11 10		

State:	District of Columbia	First Filing Company:	Employers Insurance Company of Wausau, ...
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations		
Product Name:	Commercial General Liability		
Project Name/Number:	Unmanned Aircraft/2015-MU-12-ML-CL-F		

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
9		Limited Coverage For Designated Unmanned Aircraft	LCU 24 18 06 15	06 15	END	New		0.000	LCU 24 18 06 15 Limited Coverage for Designated Unmanned Aircraft.pdf
10		Limited Coverage For Designated Unmanned Aircraft (BodilyInjury and Property Damage Only)	LCU 24 19 06 15	06 15	END	New		0.000	LCU 24 19 06 15.pdf
11		Limited Coverage for Designated Unmanned Aircraft (Personal and Advertising Injury Only)	LCU 24 20 06 15	06 15	END	New		0.000	LCU 24 20 06 15 Limited Cov Unmanned Aircraft (P AI).pdf

Form Type Legend:

ABE	Application/Binder/Enrollment	ADV	Advertising
BND	Bond	CER	Certificate
CNR	Canc/NonRen Notice	DEC	Declarations/Schedule
DSC	Disclosure/Notice	END	Endorsement/Amendment/Conditions
ERS	Election/Rejection/Supplemental Applications	OTH	Other

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AIRCRAFT (MANNED OR UNMANNED) OR WATERCRAFT EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

A. Exclusion **2.j.** of **SECTION I – COVERAGES** is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Aircraft Or Watercraft

(1) Unmanned Aircraft

Any liability, damages, loss, injury, demand, claim or "suit" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury", "property damage" or "personal and advertising injury", involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

B. The following is added to Exclusion q. Personal and Advertising Injury of SECTION I – COVERAGES:

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1) Infringement of copyright, trade dress or slogan, committed in your "advertisement"; or
- (2) The unauthorized use in your "advertisement" of another's idea for an "advertisement".

C. For the purposes of this endorsement, the following definition is added to SECTION V – DEFINITIONS:

"Unmanned aircraft" means an aircraft that is not:

- a. Designed;
- b. Manufactured; or
- c. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**UNMANNED AIRCRAFT EXCLUSION
(PERSONAL AND ADVERTISING INJURY ONLY)**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

A. The following exclusion is added to **SECTION I – COVERAGES**

2. Exclusions

This insurance does not apply to:

Unmanned Aircraft

"Personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

(1) Infringement of copyright, trade dress or slogan, committed in your "advertisement";
or

(2) The unauthorized use in your "advertisement" of another's idea for an "advertisement".

B. For the purposes of this endorsement, the following definition is added to **SECTION V – DEFINITIONS**:

"Unmanned aircraft" means an aircraft that is not:

- a.** Designed;
- b.** Manufactured; or
- c.** Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNMANNED AIRCRAFT EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

- A.** Exclusion **2.j. Aircraft or Watercraft** of **SECTION I – COVERAGES** is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Aircraft Or Watercraft

(1) Unmanned Aircraft

Any liability, damages, loss, injury, demand, claim or "suit" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury", "property damage" or "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion **j.(2)** does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

B. The following is added to Exclusion q. Personal and Advertising Injury of SECTION I – COVERAGES:

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1) Infringement of copyright, trade dress or slogan, committed in your "advertisement"; or
- (2) The unauthorized use in your "advertisement" of another's idea for an "advertisement".

C. For the purposes of this endorsement, the following definition is added to SECTION V – DEFINITIONS:

"Unmanned aircraft" means an aircraft that is not:

- a. Designed;
- b. Manufactured; or
- c. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYEES AND VOLUNTEER WORKERS AS INSUREDS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

- A.** If Endorsement **LCU 21 90 06 15, LCU 21 92 06 15, LCU 24 18 06 15** or **LCU 24 19 06 15** is attached to the Policy, the following exclusion is added to Paragraph **2. Exclusions** of **SECTION I – COVERAGES**:

This insurance does not apply to:

Employees And Volunteer Workers

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft operated by any "employee" or "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is operated by any "employee" or "volunteer worker".

This exclusion does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

- B.** If Paragraph **A.** does not apply, Exclusion **2.j. Aircraft Or Watercraft** under **SECTION I – COVERAGES** is replaced by the following:

This insurance does not apply to:

j. Aircraft or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft or watercraft. Use includes operation and "loading or unloading".

(1) Owned or operated by or rented or loaned to any insured; or

(2) Operated by any "employee" or "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", involved the ownership, maintenance, use or entrustment to others of any aircraft or watercraft that is operated by any "employee" or "volunteer worker".

This exclusion does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

C. Paragraph **2.a.** of **Section II Who Is An Insured** does not apply.

D. Paragraph **2.b. of Section II – Who Is An Insured** is replaced by the following:

- b.** Any person or any organization while acting as your real estate manager, but this does not apply with respect to the use of any vehicle owned by such person or organization.

For purposes of this endorsement, "volunteer worker" is not an "insured".

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**UNMANNED AIRCRAFT EXCLUSION
(BODILY INJURY OR PROPERTY DAMAGE ONLY)**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

A. Exclusion 2.j. Aircraft or Watercraft of SECTION I – COVERAGES is replaced by the following:

2. Exclusions

This insurance does not apply to:

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This paragraph **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion **j.(2)** does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

- B.** For the purposes of this endorsement, the following definition is added to
SECTION V - DEFINITIONS:

"Unmanned aircraft" means an aircraft that is not:

- a.** Designed;
- b.** Manufactured; or
- c.** Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

Policy Number:
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End. Eff. Date:

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VOLUNTEER WORKERS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

- A.** If Endorsement **LCU 21 90 06 15, LCU 21 92 06 15, LCU 24 18 06 15** or **LCU 24 19 06 15** is attached to the Policy, the following exclusion is added to Paragraph **2. Exclusions** of **SECTION I – COVERAGES** :

This insurance does not apply to:

Volunteer Workers

"Bodily injury" or "Property damage" arising out of the ownership maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft operated by any "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is operated by any "employee" or "volunteer worker".

This exclusion does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

- B.** If Paragraph **A.** does not apply, Exclusion **2.j. Aircraft Or Watercraft** under **SECTION I – COVERAGES** is replaced by the following:

This insurance does not apply to:

j. Aircraft or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft or watercraft. Use includes operation and "loading or unloading".

(1) Owned or operated by or rented or loaned to any insured; or

(2) Operated by any "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft or watercraft that is owned or operated by or rented or loaned to any insured or operated by any "volunteer worker".

This exclusion does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions, and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

C. Paragraph 2.a. of SECTION II – WHO IS AN INSURED is replaced by the following:

- a.** Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" are insureds for:

(1) "Bodily injury" or "personal and advertising injury":

- (a)** To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-"employee" is either in the course of his or her employment or performing duties related to the conduct of your business;
- (b)** To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of Paragraph **(1)(a)** above;
- (c)** For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs **(1)(a)** or **(b)** above;
- (d)** Arising out of his or her providing or failing to provide professional health care services; or
- (e)** Arising out of practicing for, or participating in, any sports or athletic contest or exhibition that you sponsor, unless the "employee" is an insured for the "bodily injury" or "personal and advertising injury" on "underlying insurance".

(2) "Property damage" to property:

- (a)** Owned, occupied, used by,
- (b)** Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, any of your "employees", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

(3) "Bodily injury", "property damage" or "personal and advertising injury" arising out of the ownership, maintenance or use of an "auto", except as provided in Paragraph **f.** below.

For purposes of this endorsement, "volunteer worker" is not an insured.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AIRCRAFT OR WATERCRAFT EXCLUSION WITH WATERCRAFT EXCEPTION
INCLUDING UNMANNED AIRCRAFT EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

A. Exclusion **2.j.** of **SECTION I – COVERAGES** is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Aircraft Or Watercraft

(1) Unmanned Aircraft

Any liability, damages, loss, injury, demand, claim or "suit" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury", "property damage" or "personal and advertising injury", involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than unmanned aircraft) or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion **j.(2)** does not apply to "bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any watercraft if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions, and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

B. The following is added to Exclusion q. Personal and Advertising Injury of SECTION I – COVERAGES:

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1) Infringement of copyright, trade dress or slogan, committed in your "advertisement"; or
- (2) The unauthorized use in your "advertisement" of another's idea for an "advertisement".

C. For the purposes of this endorsement, the following definition is added to SECTION V – DEFINITIONS:

"Unmanned aircraft" means an aircraft that is not:

- a. Designed;
- b. Manufactured; or
- c. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**AIRCRAFT OR WATERCRAFT EXCLUSION WITH AIRCRAFT (MANNED) EXCEPTION
INCLUDING UNMANNED AIRCRAFT EXCLUSION**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

Exclusion **2.j.** of **SECTION I – COVERAGES** is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Aircraft Or Watercraft

(1) Unmanned Aircraft

Any liability, damages, loss, injury, demand, claim or "suit" arising out the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury", "property damage" or "personal and advertising injury", involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion **j.(2)** does not apply to "bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions, and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

B. The following is added to Exclusion q, Personal and Advertising Injury of SECTION I – COVERAGES:

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1) Infringement of copyright, trade dress or slogan, committed in your "advertisement"; or
- (2) The unauthorized use in your "advertisement" of another's idea for an "advertisement".

C. For the purposes of this endorsement, the following definition is added to SECTION V – DEFINITIONS:

"Unmanned aircraft" means an aircraft that is not:

- a. Designed;
- b. Manufactured; or
- c. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITED COVERAGE FOR DESIGNATED
UNMANNED AIRCRAFT**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

SCHEDULE

Description of Unmanned Aircraft:

Description Of Operation(s) or Project(s):

Unmanned Aircraft Liability Sublimit (if applicable): \$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement).

A. Exclusion 2.j. Aircraft or Watercraft of SECTION I – COVERAGES is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Aircraft Or Watercraft

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury", "property damage" or "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion **j.(1)** does not apply to "unmanned aircraft" described in the Schedule, but only with respect to the use of such "unmanned aircraft" in the operation(s) or project(s) described in the Schedule of this endorsement.

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion **j.(2)** does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

B. The following is added to Exclusion q. Personal and Advertising Injury of SECTION I – COVERAGES:

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1)** Infringement of copyright, trade dress or slogan, committed in your "advertisement";
- (2)** The unauthorized use in your "advertisement" of another's idea for an "advertisement"; or
- (3)** "Unmanned aircraft" described in the Schedule, but only with respect to the use of such "unmanned aircraft" in the operation(s) or project(s) described in the Schedule.

C. LIMITS OF INSURANCE

If an Unmanned Aircraft Liability Sublimit is shown in the Schedule, the following provisions are added to **Section III – Limits of Insurance**:

- 1.** Subject to Paragraph **2.** or **3.** of **Section III – Limits of Insurance**, whichever applies, the Unmanned Aircraft Liability Sublimit shown in the Schedule is the most we will pay for the sum of all damages for "bodily injury" or "property damage" or "personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

2. Any payments made for damages because of "bodily injury", "property damage" or "personal and advertising injury" shall reduce either the General Aggregate Limit or Products-Completed Operations Aggregate Limit shown in the Declarations.
 3. The limits shown in the Declarations for Each Occurrence apply to "bodily injury", "property damage" or "personal and advertising injury" as applicable, arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft" covered by this endorsement. The Each Occurrence Limit is subject to the Unmanned Aircraft Sublimit shown in the Schedule, if any. If no Unmanned Aircraft Liability Sublimit is shown, then the Each Occurrence Limit is subject to the applicable General Aggregate Limit or Products- Completed Operations Aggregate Limit.
- D. For the purposes of this endorsement, the following definition is added to **SECTION V – DEFINITIONS**:
- "Unmanned aircraft" means an aircraft that is not:
- a. Designed;
 - b. Manufactured; or
 - c. Modified after manufacture;
- to be controlled directly by a person from within or on the aircraft.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITED COVERAGE FOR DESIGNATED UNMANNED AIRCRAFT
(BODILY INJURY OR PROPERTY DAMAGE ONLY)**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

SCHEDULE

Description of Unmanned Aircraft:

Description Of Operation(s) or Project(s):

Unmanned Aircraft Liability Sublimit (if applicable): \$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement).

A. Exclusion 2.j. Aircraft or Watercraft of SECTION I – COVERAGES is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Aircraft Or Watercraft

(1) Unmanned Aircraft

Any liability, damages, loss, injury, demand, claim or "suit" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury", "property damage" or "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion **j.(1)** does not apply to "bodily injury" or "property damage" arising out of the use of "unmanned aircraft" described in the Schedule, but only with respect to the use of such "unmanned aircraft" in the operation(s) or project(s) described in the Schedule of this endorsement.

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion **j.(2)** does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

B. The following is added to Exclusion q. Personal and Advertising Injury of SECTION I – COVERAGES:

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1)** Infringement of copyright, trade dress or slogan, committed in your "advertisement" or,
- (2)** The unauthorized use in your "advertisement" of another's idea for an "advertisement".

C. LIMITS OF INSURANCE

If an Unmanned Aircraft Liability Sublimit is shown in the Schedule, the following provisions are added to **Section III – Limits of Insurance**:

- 1.** Subject to Paragraph **2.** or **3.** of **Section III – Limits of Insurance**, whichever applies, the Unmanned Aircraft Liability Sublimit shown in the Schedule is the most we will pay for the sum of all damages for "bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft" covered by this endorsement.

2. Any payments made for damages because of "bodily injury" or "property damage" shall reduce either the General Aggregate Limit or Products-Completed Operations Aggregate Limit, whichever is applicable, shown in the Declarations.
 3. The limits shown in the Declarations for Each Occurrence apply to "bodily injury" or "property damage" as applicable, arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft" covered by this endorsement. The Each Occurrence Limit is subject to the Unmanned Aircraft Liability Sublimit shown in the Schedule, if any. If no Unmanned Aircraft Sublimit is shown, then the Each Occurrence Limit is subject to the applicable General Aggregate Limit or Products-Completed Operations Aggregate Limit.
- D. For the purposes of this endorsement, the following definition is added to **SECTION V – DEFINITIONS**:
- "Unmanned aircraft" means an aircraft that is not:
- a. Designed;
 - b. Manufactured; or
 - c. Modified after manufacture;
- to be controlled directly by a person from within or on the aircraft.

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**LIMITED COVERAGE FOR DESIGNATED UNMANNED AIRCRAFT
(PERSONAL AND ADVERTISING INJURY ONLY)**

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

SCHEDULE

Description of Unmanned Aircraft

Description Of Operation(s) or Project(s)

Unmanned Aircraft Liability Sublimit (if applicable): \$

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

A. Exclusion 2.j. Aircraft or Watercraft of SECTION I – COVERAGES is replaced by the following:

2. Exclusions

This insurance does not apply to:

j. Aircraft Or Watercraft

(1) Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This Paragraph **j.(1)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury", "property damage" or "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

(2) Aircraft (Other Than Unmanned Aircraft) Or Watercraft

"Bodily injury" or "property damage" arising out the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion **j.(2)** applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion **j.(2)** does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

B. The following is added to Exclusion q. Personal and Advertising Injury of SECTION I – COVERAGES:

Arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft". Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the offense which caused the "personal and advertising injury" involved the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".

This exclusion does not apply to:

- (1)** Infringement of copyright, trade dress or slogan, committed in your "advertisement";
- (2)** The unauthorized use in your "advertisement" of another's idea for an "advertisement"; or
- (3)** "Unmanned aircraft" described in the Schedule, but only with respect to the use of such "unmanned aircraft" in the operation(s) or project(s) described in the Schedule.

C. LIMITS OF INSURANCE

If an Unmanned Aircraft Liability Sublimit is shown in the Schedule, the following provisions are added to **Section III – Limits of Insurance**:

- 1.** Subject to Paragraph 2. of **Section III – Limits of Insurance**, the Unmanned Aircraft Liability Sublimit shown in the Schedule is the most we will pay for the sum of all damages for "personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft" covered by this endorsement.

2. Any payments made for damages because of "personal and advertising injury" shall reduce the General Aggregate Limit, shown in the Declarations.
 3. The limits shown in the Declarations for Each Occurrence apply to "personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft" covered by this endorsement. The Each Occurrence Limit is subject to the Unmanned Aircraft Liability Sublimit shown in the Schedule, if any. If no Unmanned Aircraft Liability Sublimit is shown, then the Each Occurrence Limit is subject to the General Aggregate Limit.
- D. For the purposes of this endorsement, the following definition is added to **SECTION V – DEFINITIONS**:

"Unmanned aircraft" means an aircraft that is not:

- a. Designed;
- b. Manufactured; or
- c. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

State:	District of Columbia	First Filing Company:	Employers Insurance Company of Wausau, ...
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations		
Product Name:	Commercial General Liability		
Project Name/Number:	Unmanned Aircraft/2015-MU-12-ML-CL-F		

Supporting Document Schedules

Bypassed - Item:	Readability Certificate
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Inventory
Comments:	
Attachment(s):	2015 08 31 - LCU Inventory CW - CM .pdf
Item Status:	
Status Date:	

Form/Rule Number & Edition Date	Replaces Form/Rule Number	Form/Rule Title	Intent or Purpose of Form/Rule
LCU 21 22 06 15	LCU 21 22 11 10	Aircraft (Manned or Unmanned Aircraft) or Watercraft Exclusion	Excludes any liability arising out of the ownership, maintenance, use or entrustment to others of any aircraft or watercraft.
LCU 21 89 06 15		Unmanned Aircraft Exclusion (Personal and Advertising Injury Only)	Excludes "personal and advertising injury" arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is "unmanned aircraft".
LCU 21 90 06 15		Unmanned Aircraft Exclusion	Excludes any liability arising out of the ownership, maintenance, use or entrustment to others of any aircraft that is an "unmanned aircraft".
LCU 21 91 06 15		Employees and Volunteer Workers as Insureds Exclusion	Excludes "bodily injury" and "property damage" arising out of the ownership, maintenance, use or entrustment of any aircraft or watercraft operated by any employee or volunteer worker. Removes volunteer worker from the definition of who is an insured.
LCU 21 92 06 15		Unmanned Aircraft Exclusion (Bodily Injury and Property Damage Only)	Excludes any "bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of an "unmanned aircraft".

LCU 21 94 06 15		Volunteer Workers Exclusion	Excludes bodily injury and property damage arising out of the ownership, maintenance, use or entrustment of any aircraft or watercraft operated by a volunteer worker. Removes volunteer worker from the definition of who is an insured.
LCU 24 01 06 15	LCU 24 01 11 10	Aircraft or Watercraft Exclusion with Watercraft Exception Including Unmanned Aircraft Exclusion	Excludes any liability arising out of the ownership, maintenance, use or entrustment to others of any aircraft (including "unmanned" and other than "unmanned") or watercraft with the exception of providing limited "bodily injury" or "property damage" for watercraft when included in the "underlying insurance".
LCU 24 03 06 15	LCU 24 03 11 10	Aircraft or Watercraft Exclusion with Aircraft (Manned) Exception Including Unmanned Aircraft Exclusion	Excludes any liability arising out of the ownership, maintenance, use or entrustment to others of any aircraft (including "unmanned" and other than "unmanned") or watercraft with the exception of providing limited "bodily injury" or "property damage" for aircraft (other than "unmanned").
LCU 24 18 06 15		Limited Coverage For Designated Unmanned Aircraft	Provides limited coverage for a designated "unmanned aircraft".
LCU 24 19 06 15		Limited Coverage For Designated Unmanned Aircraft (Bodily Injury and Property Damage Only)	Provides limited "bodily injury" and "property damage" coverage for a designated "unmanned aircraft".
LCU 24 20 06 15		Limited Coverage for Designated Unmanned Aircraft (Personal and Advertising Injury Only)	Provides limited coverage for "Personal injury", "advertising injury" or "personal and advertising injury" for a designated "unmanned aircraft".

State:	District of Columbia	First Filing Company:	Employers Insurance Company of Wausau, ...
TOI/Sub-TOI:	17.0 Other Liability-Occ/Claims Made/17.0000 Other Liability Sub-TOI Combinations		
Product Name:	Commercial General Liability		
Project Name/Number:	Unmanned Aircraft/2015-MU-12-ML-CL-F		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
09/01/2015		Form	Volunteer Workers Exclusion	09/02/2015	LCU 21 94 06 15.pdf (Superceded)

Policy Number:
Issued by:

Endorsement #:
End. Eff. Date:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VOLUNTEER WORKERS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL LIABILITY - UMBRELLA COVERAGE FORM

- A.** If Endorsement **LCU 21 90 06 15, LCU 21 92 06 15, LCU 24 18 06 15** or **LCU 24 19 06 15** is attached to the Policy, the following exclusion is added to Paragraph **2. Exclusions** of **SECTION I – COVERAGES** :

This insurance does not apply to:

Volunteer Workers

"Bodily injury" or "Property damage" arising out of the ownership maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft operated by any "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft") or watercraft that is operated by any "employee" or "volunteer worker".

This exclusion does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

- B.** If Paragraph **A.** does not apply, Exclusion **2.j. Aircraft Or Watercraft** under **SECTION I – COVERAGES** is replaced by the following:

This insurance does not apply to:

j. Aircraft or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft or watercraft. Use includes operation and "loading or unloading".

(1) Owned or operated by or rented or loaned to any insured; or

(2) Operated by any "volunteer worker" in the course of his or her employment by the insured or while performing duties related to the conduct of the insured's business.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft or watercraft that is owned or operated by or rented or loaned to any insured or operated by any "volunteer worker".

This exclusion does not apply if the "bodily injury" or "property damage" is covered by "underlying insurance". Coverage provided will follow the terms, definitions, conditions, and exclusions of "underlying insurance", subject to the policy period, limits of insurance, premium and all other terms, definitions, conditions and exclusions of this policy, except that the coverage provided will be no broader than the coverage provided by "underlying insurance".

C. Paragraph 2.a. of SECTION II – WHO IS AN INSURED is replaced by the following:

- a.** Your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" are insureds for:

(1) "Bodily injury" or "personal and advertising injury":

- (a)** To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), or to a co-"employee" while that co-"employee" is either in the course of his or her employment or performing duties related to the conduct of your business;
- (b)** To the spouse, child, parent, brother or sister of that co-"employee" as a consequence of Paragraph **(1)(a)** above;
- (c)** For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs **(1)(a)** or **(b)** above;
- (d)** Arising out of his or her providing or failing to provide professional health care services; or
- (e)** Arising out of practicing for, or participating in, any sports or athletic contest or exhibition that you sponsor, unless the "employee" is an insured for the "bodily injury" or "personal and advertising injury" on "underlying insurance".

(2) "Property damage" to property:

- (a)** Owned, occupied, used by,
- (b)** Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by you, any of your "employees", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

- (3)** "Bodily injury", "property damage" or "personal and advertising injury" arising out of the ownership, maintenance or use of an "auto", except as provided in Paragraph **f.** below.

For purposes of this endorsement, "volunteer worker" is not an insured.